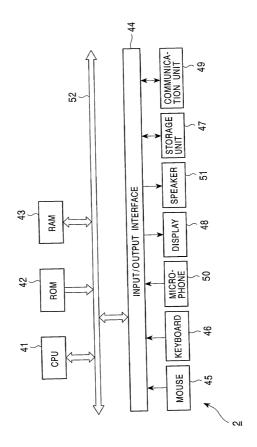


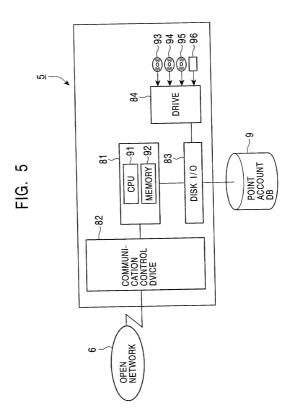
32 INPUT/OUTPUT INTERFACE RAM 22 ROM M CPU

-24 COMMUNICA-TION UNIT 29 STORAGE 27 SPEAKER 3 DISPLAY 28 MICRO-PHONE 30 KEYBOARD 56 MOUSE 25

FIG. 3



0 ١ ELECTRONIC ACCOUNT BOOK DB DRIVE \sim 63 -61 64 COMMUNICATION CONTROL DVICE MEMORY -72 POINT ACCOUNT DB FINANCIAL GATEWAY FINANCIAL NETWORK FIG. 4 DISK I/O CPU COMMUNI-CATION CONTROL DVICE 62 OPEN NETWORK 9





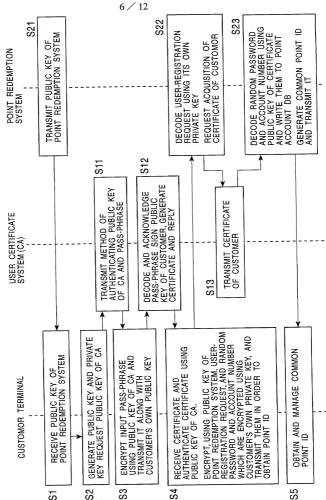


FIG. 7

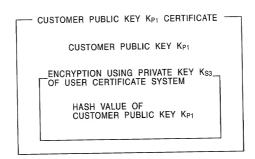
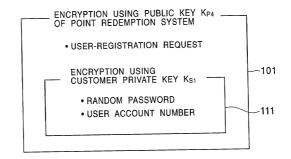


FIG. 8



<u>Ε</u>

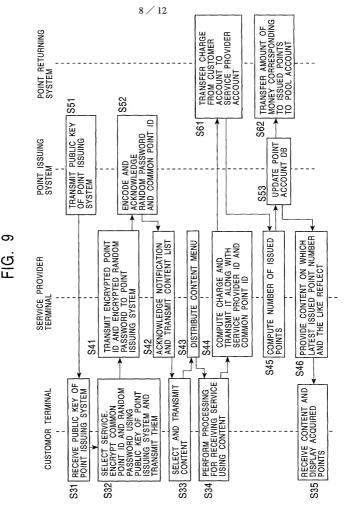


FIG. 10A

ACCOUNT NUMBER	5671234		
FINANCIAL INSTITUTION ID	0003		
SERVICE PROVIDER ID	0001		

FIG. 10B

				_	_	
REDEMPTION RATE	6	0.0				
SERVICE PROVIDER ID	l	1000				
EXPIRY DATE		20000731				
NUMBER DATE OF ACCOUNT OF ACQUISITION NUMBER ACQUIRED EXPIRING NUMBER POINTS DATE		19990801 20000731				
NUMBER OF ACQUIRED POINTS		200				
ACCOUNT NUMBER		1234567				
FINANCIAL INSTITUTION ID		0005				
PASS- WORD		XXXXXX				
COMMON	1	00001001 XXXXXX				

FIG. 11

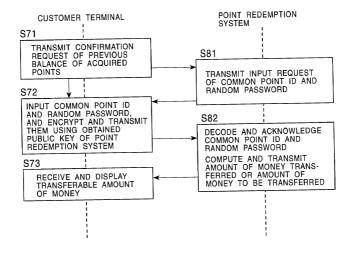


FIG. 13

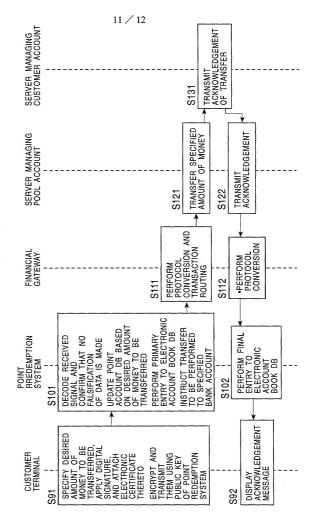


FIG. 13

COMMON POINT ID	CUMULATIVE POINTS BEFORE TRANSFER	TRANSFER DATE	POINTS TRANS- FERRED	REMAINING POINTS
100001001	16500	19990830	15000	1500

FIG. 14

PRIMARY ENTRY DATE	FINAL ENTRY DATE	COMMON POINT ID	POINTS TRANS- FERRED	AMOUNT OF MONEY TRANS- FERRED	REDEMPTION RATE
19990529	19990530	100001013	10000	8000	0.8
19990530	19990531	100001021	5000 4000		0.8